

Publication according to section 28 para. 1 nos. 1 and 3 Pfandbrief Act

Pfandbriefe outstanding and their cover

4. Quarter 2025

Outstanding total		nominal value		net present value		risk-adjusted net present value*	
		Q4 2025	Q4 2024	Q4 2025	Q4 2024	Q4 2025	Q4 2024
Mortgage Pfandbriefe	(€ mn.)	7,954.0	8,313.0	7,995.4	8,288.2	7,870.7	8,197.9
of which derivatives	(€ mn.)	-	-	-	-	-	-
Cover Pool	(€ mn.)	14,458.5	16,438.1	14,573.7	16,713.8	13,939.5	15,873.8
of which derivatives	(€ mn.)	-	-	-	-	-	-
Overcollateralization (OC)	(€ mn.)	6,504.5	8,125.1	6,578.2	8,425.6	6,068.9	7,676.0
OC in % of Pfandbriefe outstanding		81.8	97.7	82.3	101.7	77.1	93.6
Statutory OC ¹	(€ mn.)	301.6	328.7	159.9	165.8		
Contractual OC ²	(€ mn.)	-	-	-	-		
Voluntary OC ³	(€ mn.)	6,202.9	7,796.5	6,418.3	8,259.8		
Overcollateralization in Consideration of vdp-Credit-Quality-Differentiation-Model	(€ mn.)	6,504.5	8,125.1	6,578.2	8,425.6		
OC in % of Pfandbriefe outstanding		81.8	97.7	82.3	101.7		

* The dynamic approach was used for calculating the risk-adjusted net present value" according to section 5 para. 1 no. 2 of the Net Present Value Regulation (PfandBarwertV).

Outstanding total		nominal value		net present value		risk-adjusted net present value*	
		Q4 2025	Q4 2024	Q4 2025	Q4 2024	Q4 2025	Q4 2024
Public Pfandbriefe	(€ mn.)	18,866.0	18,509.0	18,722.2	18,770.7	17,852.5	17,812.7
of which derivatives	(€ mn.)	-	-	-	-	-	-
Cover Pool	(€ mn.)	32,058.3	31,148.4	32,391.5	32,637.9	30,538.4	30,672.4
of which derivatives	(€ mn.)	-	-	-	-	-	-
Overcollateralization (OC)	(€ mn.)	13,192.3	12,639.4	13,669.3	13,867.2	12,685.9	12,859.7
OC in % of Pfandbriefe outstanding		69.9	68.3	73.0	73.9	71.1	72.2
Statutory OC ¹	(€ mn.)	741.6	716.5	374.4	375.4		
Contractual OC ²	(€ mn.)	-	-	-	-		
Voluntary OC ³	(€ mn.)	12,450.6	11,922.8	13,294.9	13,491.8		
Overcollateralization in Consideration of vdp-Credit-Quality-Differentiation-Model	(€ mn.)	13,192.3	12,639.4	13,669.3	13,867.2		
OC in % of Pfandbriefe outstanding		69.9	68.3	73.0	73.9		

* The dynamic approach was used for calculating the risk-adjusted net present value" according to section 5 para. 1 no. 2 of the Net Present Value Regulation (PfandBarwertV).

¹ According to

nominal value: sum of the nominal statutory overcollateralization pursuant to § 4 (2) PfandBG and the nominal value of the net present value statutory overcollateralization pursuant to § 4 (1) PfandBG

net present value: net present value: net present value statutory overcollateralization pursuant to § 4 (1) PfandBG

² Contractual overcollateralization

³ Residual, depending on the statutory and contractual overcollateralization; net present value includes the net present value of the nominal statutory overcollateralization pursuant to § 4 (2) PfandBG

Note: The release of the overcollateralization with a view to the vdp-credit quality differentiation model is voluntary.

Maturity structure of Pfandbriefe outstanding and their respective cover pools
4. Quarter 2025

Mortgage Pfandbriefe	Q4 2025		Q4 2024	
	Pfandbriefe outstanding € mn.	Cover pool € mn.	Pfandbriefe outstanding € mn.	Cover pool € mn.
Maturity:				
<= 0.5 years	42.0	1,232.7	1,250.0	1,824.7
> 0.5 years and <= 1 year	3,450.0	1,717.3	1,010.0	1,570.9
> 1 year and <= 1.5 years	1,035.0	1,433.4	42.0	1,452.7
> 1.5 years and <= 2 years	1,325.0	1,139.7	3,450.0	1,455.6
> 2 years and <= 3 years	-	2,591.0	2,360.0	2,473.6
> 3 years and <= 4 years	819.0	2,375.7	-	2,310.8
> 4 years and <= 5 years	107.0	1,225.1	24.0	2,188.1
> 5 years and <= 10 years	1,153.0	2,171.0	154.0	2,364.6
> 10 years	23.0	572.7	23.0	797.1

Q4 2025 Mat-Ex (12 months)*	Q4 2024 Mat-Ex (12 months)*
Pfandbriefe outstanding € mn.	Pfandbriefe outstanding € mn.
-	-
-	-
42.0	1,250.0
3,450.0	1,010.0
2,360.0	3,492.0
-	2,360.0
819.0	-
1,253.0	178.0
30.0	23.0

Public Pfandbriefe	Q4 2025		Q4 2024	
	Pfandbriefe outstanding € mn.	Cover pool € mn.	Pfandbriefe outstanding € mn.	Cover pool € mn.
Maturity:				
<= 0.5 years	1,303.5	1,950.0	373.2	1,525.4
> 0.5 years and <= 1 year	588.9	1,653.0	896.3	1,316.6
> 1 year and <= 1.5 years	1,521.9	1,502.9	1,303.4	1,912.6
> 1.5 years and <= 2 years	1,316.5	1,720.3	588.9	1,500.9
> 2 years and <= 3 years	3,509.3	4,015.4	2,761.3	3,167.3
> 3 years and <= 4 years	1,700.6	2,192.4	2,478.8	3,282.9
> 4 years and <= 5 years	1,217.2	1,920.5	1,688.3	1,620.9
> 5 years and <= 10 years	3,426.8	8,143.3	4,086.9	7,266.9
> 10 years	4,281.4	8,960.5	4,331.8	9,554.8

Q4 2025 Mat-Ex (12 months)*	Q4 2024 Mat-Ex (12 months)*
Pfandbriefe outstanding € mn.	Pfandbriefe outstanding € mn.
-	-
-	-
1,303.5	373.2
588.9	896.3
2,838.3	1,892.3
3,509.3	2,761.3
1,700.6	2,478.8
4,097.4	4,084.9
4,828.0	6,022.2

Information on the maturity extension of the Pfandbriefe		
	Q4 2025	Q4 2024
Prerequisites for the extension of maturity of the Pfandbriefe	The extension of the maturity is necessary in order to avoid the imminent insolvency of the Pfandbrief bank with limited business activity, the Pfandbrief bank with limited business activity is not overindebted and there is reason to believe that the Pfandbrief bank with limited business activity will be able to meet its liabilities then due after the expiry of the maximum possible extension date, taking into account further possibilities for extension. See also, in addition, section 30 para 2b Pfandbrief Act.	The extension of the maturity is necessary in order to avoid the imminent insolvency of the Pfandbrief bank with limited business activity, the Pfandbrief bank with limited business activity is not overindebted and there is reason to believe that the Pfandbrief bank with limited business activity will be able to meet its liabilities then due after the expiry of the maximum possible extension date, taking into account further possibilities for extension. See also, in addition, section 30 para 2b Pfandbrief Act.
Powers of the cover pool administrator in the event of the extension of maturity of the Pfandbriefe	<p>The cover pool administrator may extend the maturity dates of the principle payments, if the relevant requirements pursuant to section 30 para. 2b Pfandbrief Act are met. The administrator shall determine the period of the extension of the maturity, which may not exceed a period of 12 months, in accordance with necessity.</p> <p>The cover pool administrator may extend the maturity dates of the principal and interest payments falling due within one month after the appointment of the cover pool administrator to the end of that monthly period. If the cover pool administrator decides in favor of such an extension of the maturity, the existence of the prerequisites pursuant to section 30 para. 2b Pfandbrief Act shall be irrefutably presumed. Such an extension shall be taken into account within the maximum extension period of 12 months.</p> <p>The cover pool administrator may only exercise his authority uniformly for all Pfandbriefe of an issue. In this connection, the maturities may be extended in full or on a pro rata basis. The cover pool administrator must extend the maturity for a Pfandbrief issue in such a way that the original order of servicing of the Pfandbriefe which could be overtaken by the postponement is not changed (prohibition of overtaking). This may result in the maturities of later maturing issues also having to be extended in order to comply with the prohibition on overtaking. See also, in addition, section 30 para. 2a and 2b Pfandbrief Act.</p>	<p>The cover pool administrator may extend the maturity dates of the principle payments, if the relevant requirements pursuant to section 30 para. 2b Pfandbrief Act are met. The administrator shall determine the period of the extension of the maturity, which may not exceed a period of 12 months, in accordance with necessity.</p> <p>The cover pool administrator may extend the maturity dates of the principal and interest payments falling due within one month after the appointment of the cover pool administrator to the end of that monthly period. If the cover pool administrator decides in favor of such an extension of the maturity, the existence of the prerequisites pursuant to section 30 para. 2b Pfandbrief Act shall be irrefutably presumed. Such an extension shall be taken into account within the maximum extension period of 12 months.</p> <p>The cover pool administrator may only exercise his authority uniformly for all Pfandbriefe of an issue. In this connection, the maturities may be extended in full or on a pro rata basis. The cover pool administrator must extend the maturity for a Pfandbrief issue in such a way that the original order of servicing of the Pfandbriefe which could be overtaken by the postponement is not changed (prohibition of overtaking). This may result in the maturities of later maturing issues also having to be extended in order to comply with the prohibition on overtaking. See also, in addition, section 30 para. 2a and 2b Pfandbrief Act.</p>

* Effects of an extension of maturity on the maturity structure of the Pfandbriefe / extension scenario: 12 months. This is an extremely unlikely scenario, which could only come into play after the appointment of a cover pool administrator.

Mortgage loans used as cover for Mortgage Pfandbriefe according to their amount in tranches
4. Quarter 2025

Cover Assets	Q4 2025 € mn.	Q4 2024 € mn.
up to 300,000 Euros	1,734.6	1,520.2
more than 300,000 Euros up to 1 mn. Euros	817.6	662.2
more than 1 mn. Euros up to 10 mn. Euros	798.4	855.6
more than 10 mn. Euros	10,665.1	12,146.3
Total	14,015.7	15,184.2

Cover Assets used to secure public Pfandbriefe according to their amount in tranches
4. Quarter 2025

Cover Assets	Q4 2025 € mn.	Q4 2024 € mn.
up to 10 mn. Euros	3,423.1	3,484.5
more than 10 mn. Euros up to 100 mn. Euros	8,023.5	7,859.3
more than 100 mn. Euros	20,611.6	19,804.5
Total	32,058.3	31,148.4

Volume of claims used to cover Mortgage Pfandbriefe according to states in which the real property is located, according to property type and the total amount of payments in arrears for at least 90 days as well as the total amount of these claims inasmuch as the respective amount in arrears is at least 5 percent of the claim

4. Quarter 2025

		Cover assets														Total amount of payments in arrears for at least 90 days	Total amount of these claims inasmuch as the respective amount in arrears is at least 5 percent of the claim
		Total	thereof						thereof								
			Residential						Commercial								
			Total	Apartments	Single-and two-family houses	Multiple-family houses	Buildings under construction	Building land	Total	Office buildings	Retail buildings	Industrial buildings	Other commercially used buildings	Buildings under construction	Building land		
State	4. Quarter	€ mn.	€ mn.	€ mn.	€ mn.	€ mn.	€ mn.	€ mn.	€ mn.	€ mn.	€ mn.	€ mn.	€ mn.	€ mn.	€ mn.	€ mn.	€ mn.
Total - all states	year 2025	14,015.7	4,837.0	586.6	1,590.2	2,660.1	-	0.1	9,178.8	5,769.1	2,940.6	197.6	192.1	0.0	79.3	-	-
	year 2024	15,184.2	5,082.1	475.4	1,391.5	3,215.1	-	0.1	10,102.1	6,604.0	3,085.6	191.2	142.0	-	79.3	-	-
Germany	year 2025	7,755.9	3,730.4	586.6	1,590.2	1,553.5	-	0.1	4,025.5	2,346.9	1,294.2	197.6	186.8	0.0	-	-	-
	year 2024	7,751.3	3,435.7	475.4	1,391.5	1,568.6	-	0.1	4,315.6	2,532.8	1,450.1	191.2	141.5	-	-	-	-
Belgium	year 2025	233.0	-	-	-	-	-	-	233.0	233.0	-	-	-	-	-	-	-
	year 2024	186.7	-	-	-	-	-	-	186.7	186.7	-	-	-	-	-	-	-
Denmark	year 2025	28.1	-	-	-	-	-	-	28.1	-	28.1	-	-	-	-	-	-
	year 2024	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Finland	year 2025	366.6	-	-	-	-	-	-	366.6	238.6	128.0	-	-	-	-	-	-
	year 2024	403.1	-	-	-	-	-	-	403.1	243.4	159.7	-	-	-	-	-	-
France	year 2025	1,184.5	-	-	-	-	-	-	1,184.5	915.2	190.0	-	-	-	79.3	-	-
	year 2024	1,354.4	32.6	-	-	32.6	-	-	1,321.8	989.8	252.6	-	-	-	79.3	-	-
Great Britain	year 2025	219.6	-	-	-	-	-	-	219.6	219.6	-	-	-	-	-	-	-
	year 2024	231.1	-	-	-	-	-	-	231.1	231.1	-	-	-	-	-	-	-
Luxembourg	year 2025	71.5	-	-	-	-	-	-	71.5	71.5	-	-	-	-	-	-	-
	year 2024	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Netherlands	year 2025	381.9	-	-	-	-	-	-	381.9	205.9	170.6	-	5.3	-	-	-	-
	year 2024	332.2	-	-	-	-	-	-	332.2	199.2	132.5	-	0.5	-	-	-	-
Austria	year 2025	88.9	17.6	-	-	17.6	-	-	71.3	41.9	29.4	-	-	-	-	-	-
	year 2024	158.9	-	-	-	-	-	-	158.9	127.4	31.5	-	-	-	-	-	-
Poland	year 2025	1,190.8	-	-	-	-	-	-	1,190.8	491.7	699.2	-	-	-	-	-	-
	year 2024	1,117.9	-	-	-	-	-	-	1,117.9	469.7	648.1	-	-	-	-	-	-
Sweden	year 2025	324.9	52.3	-	-	52.3	-	-	272.7	26.4	246.3	-	-	-	-	-	-
	year 2024	262.9	27.0	-	-	27.0	-	-	235.9	24.9	211.0	-	-	-	-	-	-
Czech Republic	year 2025	250.0	-	-	-	-	-	-	250.0	142.9	107.2	-	-	-	-	-	-
	year 2024	246.8	-	-	-	-	-	-	246.8	139.6	107.2	-	-	-	-	-	-
Norway	year 2025	47.7	-	-	-	-	-	-	47.7	-	47.7	-	-	-	-	-	-
	year 2024	47.9	-	-	-	-	-	-	47.9	-	47.9	-	-	-	-	-	-
USA	year 2025	1,872.1	1,036.6	-	-	1,036.6	-	-	835.5	835.5	-	-	-	-	-	-	-
	year 2024	3,091.1	1,586.9	-	-	1,586.9	-	-	1,504.2	1,459.3	44.9	-	-	-	-	-	-

Volume of claims used to cover Public Pfandbriefe

4. Quarter 2025

Cover assets											
		Total		thereof owed by				thereof granted by			
			in the total included claims which are granted for reasons of promoting exports	State	Regional authorities	Local authorities	Other debtors	State	Regional authorities	Local authorities	Other debtors
State	4. Quarter	€ mn.	€ mn.	€ mn.	€ mn.	€ mn.	€ mn.	€ mn.	€ mn.	€ mn.	€ mn.
Total - all states	year 2025	32,058.3	1,511.5	-	9,802.4	17,535.6	88.2	1,584.0	1,354.1	1,633.6	60.4
	year 2024	31,148.4	1,391.5	-	9,599.7	16,790.1	186.7	1,442.4	1,492.1	1,612.1	25.2
Germany	year 2025	30,404.5	1,061.6	-	9,672.3	17,438.5	88.2	1,110.4	1,002.8	1,091.9	0.3
	year 2024	29,600.2	1,184.0	-	9,504.2	16,622.7	186.7	1,208.1	1,044.5	1,008.8	25.2
Belgium	year 2025	566.4	24.8	-	-	-	-	24.8	-	541.6	-
	year 2024	603.3	-	-	-	-	-	-	-	603.3	-
Denmark	year 2025	37.7	37.7	-	-	-	-	37.7	-	-	-
	year 2024	-	-	-	-	-	-	-	-	-	-
Finland	year 2025	24.9	24.9	-	-	-	-	24.9	-	-	-
	year 2024	47.5	27.5	-	-	20.0	-	27.5	-	-	-
France	year 2025	282.0	55.6	-	74.6	72.5	-	79.2	-	-	55.7
	year 2024	293.5	23.8	-	95.6	147.4	-	50.6	-	-	-
Great Britain	year 2025	119.4	119.4	-	-	-	-	119.4	-	-	-
	year 2024	133.5	133.5	-	-	-	-	133.5	-	-	-
Austria	year 2025	349.3	0.8	-	-	-	-	0.8	348.6	-	-
	year 2024	448.7	1.1	-	-	-	-	1.1	447.6	-	-
Sweden	year 2025	18.3	18.3	-	-	-	-	18.3	-	-	-
	year 2024	21.5	21.5	-	-	-	-	21.5	-	-	-
Spain	year 2025	29.0	-	-	1.8	24.5	-	-	2.7	-	-
	year 2024	-	-	-	-	-	-	-	-	-	-
Switzerland	year 2025	222.3	168.6	-	53.7	-	-	168.6	-	-	-
	year 2024	-	-	-	-	-	-	-	-	-	-
other states/institutions	year 2025	4.5	-	-	-	-	-	-	-	-	4.5
	year 2024	-	-	-	-	-	-	-	-	-	-

Total amount of payments in arrears for at least 90 days
as well as the total amount of these claims inasmuch as the respective amount in arrears is at least 5 percent of the claim
4. Quarter 2025

		Amount of claims in arrears for at least 90 days					Total amount of these claims inasmuch as the respective amount in arrears is at least 5 % of the claim				
		Total	thereof				Total	thereof			
			State	Regional authorities	Local authorities	Other debtors		State	Regional authorities	Local authorities	Other debtors
State	4. Quarter	€ mn.	€ mn.	€ mn.	€ mn.	€ mn.	€ mn.	€ mn.	€ mn.	€ mn.	€ mn.
Total - all states	year 2025	-	-	-	-	-	-	-	-	-	-
	year 2024	-	-	-	-	-	-	-	-	-	-

Further cover assets - in detail for Mortgage Pfandbriefe

4. Quarter 2025

Further cover assets for Mortgage Pfandbriefe according to section 19 para. 1 nos. 2 a) and b), section 19 para. 1 nos. 3 a) to c), section 19 para. 1 no. 4							
Total		thereof		claims according to section 19 para. 1 nos. 3 a) to c)		claims according to section 19 para. 1 no. 4	
		claims according to section 19 para. 1 nos. 2 a) and b)		overall	thereof		
		overall	thereof				
		covered bonds according Art. 129 Regulation (EU) No 575/2013					
State	4. Quarter	€ mn.	€ mn.	€ mn.	€ mn.	€ mn.	€ mn.
Total - all states	year 2025	442.8	-	-	105.0	105.0	337.8
	year 2024	1,253.9	-	-	193.5	193.5	1,060.4
Germany	year 2025	337.8	-	-	-	-	337.8
	year 2024	1,060.4	-	-	-	-	1,060.4
Sweden	year 2025	105.0	-	-	105.0	105.0	-
	year 2024	193.5	-	-	193.5	193.5	-

Further cover assets - in detail for Public Pfandbriefe
4. Quarter 2025

		Further cover assets for Public Pfandbriefe according to section § 20 para. 2 no. 2, section 20 para. 2 nos. 3 a) to b), section 20 para. 2 no. 4									
Total		thereof			claims according to section 20 para. 2 no. 2		claims according to section 20 para. 2 nos. 3 a) to b)		claims according to section 20 para. 2 no. 4		
		overall		thereof	overall		thereof	overall		thereof	
		covered bonds according Art. 129 Regulation (EU) No 575/2013		covered bonds according Art. 129 Regulation (EU) No 575/2013		covered bonds according Art. 129 Regulation (EU) No 575/2013					
		€ mn.		€ mn.		€ mn.		€ mn.			
State	4. Quarter	€ mn.		€ mn.		€ mn.		€ mn.		€ mn.	
Total - all states	year 2025	-		-		-		-		-	
	year 2024	-		-		-		-		-	

Publication according to section 28 para. 1 nos. 6, 7, 11, 12, 13, 14, 15 Pfandbrief Act and section 28 para. 2 nos. 3, 4 Pfandbrief Act

Key figures about outstanding Pfandbriefe and Cover Pool

4. Quarter 2025

Mortgage Pfandbriefe		Q4 2025	Q4 2024
Outstanding Pfandbriefe	(€ mn.)	7,954.0	8,313.0
thereof percentage share of fixed-rate Pfandbriefe	%	61.0	63.9
section 28 para. 1 no. 13			
Cover Pool	(€ mn.)	14,458.5	16,438.1
thereof the sum of the assets according section 12 para. 1 which exceed the limit laid down in section 13 para. 1 s. 2, 2nd half sentence, and the assets according section 19 para. 1 s. 7 which exceed the limit laid down in section 19 para. 1 s. 7	(€ mn.)	-	-
section 28 para. 1 no. 11			
claims which exceed the limits laid down in section 19 para. 1 no. 2	(€ mn.)	-	-
section 28 para. 1 no. 12			
claims which exceed the limits laid down in section 19 para. 1 no. 3	(€ mn.)	-	-
section 28 para. 1 no. 12			
claims which exceed the limits laid down in section 19 para. 1 no. 4	(€ mn.)	-	-
section 28 para. 1 no. 12			
thereof percentage share of fixed-rate cover assets	%	72.9	75.6
section 28 para. 1 no. 13			
Net present value pursuant to § 6 of the Pfandbrief Net Present Value Regulation for each foreign currency in € mn.	CAD	-	-
	CHF	-	1.2
section 28 para. 1 no. 14 (Net Total)	CZK	-	-
	DKK	28.2	-
	GBP	197.8	201.0
	HKD	-	-
	JPY	105.7	389.1
	NOK	44.4	45.7
	SEK	306.8	246.4
	USD	1,714.0	2,942.5
	AUD	-	-
volume-weighted average of the maturity that has passed since the loan was granted (seasoning)	years	5.6	5.0
section 28 para. 2 no. 4			
average loan-to-value ratio, weighted using the mortgage lending value	%	57.9	58.2
section 28 para. 2 no. 3			
average loan-to-value ratio, weighted using the market value	%	-	-
Key figures on liquidity according section 28 para. 1 no. 6 Pfandbrief Act			
Largest negative amount within the next 180 days within the meaning of section 4 para. 1a s. 3 Pfandbrief Act for Pfandbriefe	(€ mn.)	-	1,126.8
Day on which the largest negative sum results	Day (1-180)	-	22
Total amount of cover assets meeting the requirements of section 4 para 1a s. 3 Pfandbrief Act	(€ mn.)	464.1	1,308.5
Key figures according section 28 para. 1 no. 7 Pfandbrief Act			
share of derivative transactions included in the cover pools according section 19 para. 1 no. 1 (credit quality step 3)	%	-	-
share of derivative transactions included in the cover pools according section 19 para. 1 no. 2 c (credit quality step 2)	%	-	-
share of derivative transactions included in the cover pools according section 19 para. 1 no. 3 d (credit quality step 1)	%	-	-
share of derivative transactions in liabilities to be covered according section 19 para. 1 no. 1 (credit quality step 3)	%	-	-
share of derivative transactions in liabilities to be covered according section 19 para. 1 no. 2 c (credit quality step 2)	%	-	-
share of derivative transactions in liabilities to be covered according section 19 para. 1 no. 3 d (credit quality step 1)	%	-	-
Key figures according section 28 para. 1 no. 15 Pfandbrief Act			
Share of cover assets in the cover pool for which or for whose debtor a default pursuant to Art. 178 para. 1 of Regulation (EU) no. 575/2013 is deemed to have occurred.	%	-	-

Publication according to section 28 para. 1 nos. 6, 7, 11, 12, 13, 14, 15 Pfandbrief Act and section 28 para. 2 nos. 3, 4 Pfandbrief Act

Key figures about outstanding Pfandbriefe and Cover Pool
4. Quarter 2025

Public Pfandbriefe			
		Q4 2025	Q4 2024
Outstanding Pfandbriefe			
Outstanding Pfandbriefe	(€ mn.)	18,866.0	18,509.0
thereof percentage share of fixed-rate Pfandbriefe	%	94.7	93.9
section 28 para. 1 no. 13			
Cover Pool			
Cover Pool	(€ mn.)	32,058.3	31,148.4
thereof total amount of the claims according section 20 para. 1 and 2			
which exceed the limit laid down in section 20 para. 3	(€ mn.)	-	-
section 28 para. 1 no. 11			
claims which exceed the limits laid down in section 20 para. 2 no. 2	(€ mn.)	-	-
section 28 para. 1 no. 12			
claims which exceed the limits laid down in section 20 para. 2 no. 3		-	-
section 28 para. 1 no. 12			
thereof percentage share of fixed-rate cover assets	%	93.4	93.7
section 28 para. 1 no. 13			
Net present value pursuant to § 6 of the Pfandbrief Net Present Value	CAD	-	-
Regulation for each foreign currency in € mn.	CHF	49.9	17.9
section 28 para. 1 no. 14 (Net Total)	CZK	-	-
	DKK	-	-
	GBP	-	-
	HKD	-	-
	JPY	216.3	-
	NOK	-	-
	SEK	-	-
	USD	249.9	319.9
	AUD	-	-
Key figures on liquidity according section 28 para. 1 no. 6 Pfandbrief Act			
Largest negative amount within the next 180 days within the meaning	(€ mn.)	700.9	-
of section 4 para. 1a s. 3 Pfandbrief Act for Pfandbriefe			
Day on which the largest negative sum results	Day (1-180)	27	-
Total amount of cover assets meeting the requirements of section 4	(€ mn.)	1,026.9	449.2
para 1a s. 3 Pfandbrief Act			
Key figures according section 28 para. 1 no. 7 Pfandbrief Act			
share of derivative transactions included in the cover pools according	%	-	-
section 20 para. 2 no. 1 (credit quality step 3)			
share of derivative transactions included in the cover pools according	%	-	-
section 20 para. 2 no. 2 (credit quality step 2)			
share of derivative transactions included in the cover pools according	%	-	-
section 20 para. 2 no. 3 c (credit quality step 1)			
share of derivative transactions in liabilities to be covered according	%	-	-
section 20 para. 2 no. 1 (credit quality step 3)			
share of derivative transactions in liabilities to be covered according	%	-	-
section 20 para. 2 no. 2 (credit quality step 2)			
share of derivative transactions in liabilities to be covered according	%	-	-
section 20 para. 2 no. 3 c (credit quality step 1)			
Key figures according section 28 para. 1 no. 15 Pfandbrief Act			
Share of cover assets in the cover pool for which or for whose debtor a	%	-	-
default pursuant to Art. 178 para. 1 of Regulation (EU) no. 575/2013			
is deemed to have occurred.			

List of International Securities Identification Numbers of the International Organization for Standardization (ISIN) by Pfandbrief class
4. Quarter 2025

Mortgage Pfandbriefe		
	Q4 2025	Q4 2024
ISIN	DE000HLB4AG1, DE000HLB4YL4, DE000HLB4116, DE000HLB42M2, DE000HLB43H0, DE000HLB4336, DE000HLB4330, DE000HLB4348, DE000HLB44F2, DE000HLB45H5, XS2001346480, XS2433126807, XS2536375368, XS2589441943, XS2751647046, XS2765025817, XS2989306506, XS3074424188	DE000HLB4YL4, DE000HLB4116, DE000HLB42M2, DE000HLB43H0, DE000HLB4336, DE000HLB4330, DE000HLB4348, DE000HLB44F2, XS1883355601, XS2001346480, XS2106576494, XS2433126807, XS2536375368, XS2589441943, XS2751647046, XS2765025817

Public Pfandbriefe		
	Q4 2025	Q4 2024
ISIN	DE000A0A3HE5, DE000DXA0RA0, DE000DXA0TU4, DE000HEL4AN7, DE000HEL4AQ0, DE000HLB0P56, DE000HLB1BZ8, DE000HLB1C27, DE000HLB1C43, DE000HLB2LC4, DE000HLB2NE6, DE000HLB2YN4, DE000HLB4J84, DE000HLB4U48, DE000HLB4U71, DE000HLB4VB1, DE000HLB4YE9, DE000HLB4Z68, DE000HLB40Y1, DE000HLB41Z6, DE000HLB42R1, DE000HLB4249, DE000HLB43N8, DE000HLB43Y5, DE000WLB8ET1, DE0002677572, XS1548773982, XS1587900843, XS1793273092, XS1936186425, XS2056484889, XS2106579670, XS2433240764, XS2445172187, XS2461137189, XS2590759044, XS2673929944, XS2711420054, XS2760109053, XS3094795054, XS3104461903, XS3181619688	DE000A0A3HE5, DE000DXA0MG8, DE000DXA0PY4, DE000DXA0RA0, DE000DXA0TU4, DE000HLB0AP3, DE000HLB0P56, DE000HLB1BZ8, DE000HLB1C27, DE000HLB1C43, DE000HLB2LC4, DE000HLB2NE6, DE000HLB2YN4, DE000HLB4J84, DE000HLB4U48, DE000HLB4U71, DE000HLB4VB1, DE000HLB4YE9, DE000HLB4Z68, DE000HLB40Y1, DE000HLB41Z6, DE000HLB42R1, DE000HLB4249, DE000HLB43N8, DE000HLB43Y5, DE000WLB8ET1, DE0002677572, XS1548773982, XS1587900843, XS1793273092, XS1936186425, XS2056484889, XS2106579670, XS2433240764, XS2445172187, XS2461137189, XS2590759044, XS2673929944, XS2711420054, XS2760109053